

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
William Martin Kitchin  
Debtor

Case No. 18-00057-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Aug 15, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 34

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ William Martin Kitchin, PO Box 301, Fayetteville, PA 17222-0301
5036718	+ CHECK N GO INSTALLMENT LOAN, Williamson and Brown, LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201
5009297	+ FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
5009301	+ Phelan Hallinan Diamond & Jones, One Penn Center Plaza, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
5019527	U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	^ MEBN	Aug 15 2023 18:37:02	Rushmore Loan Management Services, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
cr	^ MEBN	Aug 15 2023 18:37:03	Rushmore Loan Management Services, LLC as Servicer, c/o Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
cr	^ MEBN	Aug 15 2023 18:37:03	Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
5009294	+ EDI: CITICORP.COM	Aug 15 2023 22:38:00	CBNA / The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
5009293	EDI: CAPITALONE.COM	Aug 15 2023 22:38:00	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
5036428	+ EDI: BASSASSOC.COM	Aug 15 2023 22:38:00	Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
5009295	+ EDI: WFNNB.COM	Aug 15 2023 22:38:00	Comenity Bank / Boscov's, Attn: Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
5009296	EDI: DISCOVER.COM	Aug 15 2023 22:38:00	Discover Financial Services, LLC, PO Box 3025, New Albany, OH 43054-3025
5009298	+ EDI: AMINFOFP.COM	Aug 15 2023 22:38:00	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
5009299	+ EDI: IRS.COM	Aug 15 2023 22:38:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5035093	Email/PDF: resurgentbknotifications@resurgent.com	Aug 15 2023 18:48:04	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5035094	Email/PDF: resurgentbknotifications@resurgent.com		

5032780	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 15 2023 18:48:06	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5009300	+ Email/Text: bankruptcy@patriotfcu.org	Aug 15 2023 18:38:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
5034216	EDI: Q3G.COM	Aug 15 2023 18:38:00	Patriot Federal Credit Union, 800 Wayne Avenue, PO Box 778, Chambersburg, PA 17201-0778
5409745	+ Email/Text: flyersprod.inbound@axisai.com	Aug 15 2023 22:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5409744	+ Email/Text: flyersprod.inbound@axisai.com	Aug 15 2023 18:38:00	Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-2708, Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004
5009302	EDI: RMSC.COM	Aug 15 2023 22:38:00	Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004
5009303	EDI: RMSC.COM	Aug 15 2023 22:38:00	Synchrony Bank / Care Credit, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5009304	+ EDI: WTRRNBNK.COM	Aug 15 2023 22:38:00	Synchrony Bank / Old Navy, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5009305	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 15 2023 18:38:00	TD Bank USA / Target Card, PO Box 673, Minneapolis, MN 55440-0673
5020908	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Aug 15 2023 18:38:00	Toyota Motor Credit Company, 240 Gibraltar Road, Suite 260, Horsham, PA 19044-2387
5511460	^ MEBN	Aug 15 2023 18:37:02	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5395480	+ Email/Text: flyersprod.inbound@axisai.com	Aug 15 2023 18:38:00	U.S. Bank National Association, et al, C/O Rushmore Loan Management Services, L, Friedman Vartolo LLP, 1325 Franklin Avenue, Ste. 160, Garden City, NY 11530-1631
5395481	+ Email/Text: flyersprod.inbound@axisai.com	Aug 15 2023 18:38:00	U.S. Bank National Association, et al., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
5011946	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Aug 15 2023 18:47:32	U.S. Bank National Association, et al., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-2708, U.S. Bank National Association, et al., c/o Rushmore Loan Management Services 92619-5004
5031406	EDI: AIS.COM	Aug 15 2023 22:38:00	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
5025147	+ EDI: WFFC2	Aug 15 2023 22:38:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5009306	+ EDI: WFFC2	Aug 15 2023 22:38:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
TOTAL: 29			Wells Fargo Home Mortgage, Attn: Bankruptcy Department, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 17, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Jerome B Blank	on behalf of Creditor Wells Fargo Bank NA pamb@fedphe.com
Jonathan C. Schwabl	on behalf of Creditor Rushmore Loan Management Services bankruptcy@friedmanvartolo.com
Lauren Marie Moyer	on behalf of Creditor Rushmore Loan Management Services LLC as Servicer for U.S. Bank National Association, not in its Individual Capacity but Solely as Trustee for RMTT Trust, Series 2021 BKM-TTSN Servicing Corporation a lmoyer@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Lauren Marie Moyer	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTT Trust, Series 2021 BKM-TT lmoyer@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Lauren Marie Moyer	on behalf of Creditor Rushmore Loan Management Services lmoyer@friedmanvartolo.com ecfmail@ecf.courtdrive.com
Lauren Marie Moyer	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTT Trust, Series 2021 BKM-TT lmoyer@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank NA wbefc@brockandscott.com, mario.hanyon@brockandscott.com
Michelle Ghidotti	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTT Trust, Series 2021 BKM-TT bknNotifications@ghidottiberger.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 William Martin Kitchin pmurphy@dplglaw.com kgreen@dplglaw.com
Richard Postiglione	on behalf of Creditor Rushmore Loan Management Services bankruptcy@friedmanvartolo.com
Richard Postiglione	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTT Trust, Series 2021 BKM-TT bankruptcy@friedmanvartolo.com
Thomas Song	on behalf of Creditor Wells Fargo Bank NA tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

District/off: 0314-1

Date Rcvd: Aug 15, 2023

TOTAL: 15

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Form ID: 3180W

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Total Noticed: 34

**Information to identify the case:**

Debtor 1	William Martin Kitchin	Social Security number or ITIN xxx-xx-2284
	First Name   Middle Name   Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name   Middle Name   Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court   Middle District of Pennsylvania		
Case number: 1:18-bk-00057-HWV		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William Martin Kitchin

By the  
court:8/15/23Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**